

A photograph of the Northwest Missouri State University tower, a tall, white, modern structure with three main vertical columns. The tower is set against a bright sky and surrounded by trees with green and yellow leaves, suggesting an autumn setting. The text is overlaid on the right side of the image.

# Northwest Missouri State University 2024 Employee Benefits Open Enrollment

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# Agenda

- What is Open Enrollment
- Benefit Plan Overview
- Enrollment Process
- Questions & Answers

# Key Information

- The 2025 Benefit Open Enrollment Period is October 30<sup>th</sup> – November 15<sup>th</sup>
- All benefit elections and changes will take effect January 1, 2025.
- All payroll deductions will begin with December payroll.
- The deadline to enroll is November 15<sup>th</sup>, 2024.

# Open Enrollment

- Opportunity to make changes to your benefit elections and to review which dependents you will cover
- Elections made during this period will remain in effect for a 12-month period, unless you experience an IRS-approved “qualifying event”
- Approved qualifying events include:
  - Marriage or Divorce
  - Death
  - Birth or adoption of a dependent
  - Change in employment status
  - Change in dependent’s eligibility status
  - Loss of or significant change to your current coverage
  - Judgment, decree or court order
- You have 30 days from the date of the event to notify Human Resources

Blue Cross and Blue Shield of Kansas, Inc.

**MEDICAL/RX**

# Medical/Rx – Definitions

<b>Copay</b>	Flat dollar amount member is responsible for at the time of service. The plan usually pays 100% of the remaining balance.
<b>Deductible</b>	Amount member is responsible for <u>before</u> the plan pays for certain services.
<b>Coinsurance</b>	Percentage of payment shared between the member and the plan for certain services after the deductible has been met.
<b>Out-of-Pocket Maximum</b>	Member total payments for deductible, coinsurance and copays to stated maximum per plan year. Once reached, the plan will pay 100% for eligible expenses for the rest of the plan year.
<b>High Deductible Health Plan (HDHP)</b>	Qualified plan as defined by the IRS. No first dollar benefits, all services are subject to the deductible before the plan will pay. Exception is Routine Preventive Care as defined by the IRS.
<b>HSA – Health Savings Account</b>	Tax Free account that is established by the employee that is covered by a High Deductible Health Plan (HDHP).
<b>Network Provider</b>	Medical and pharmacy providers that have contracted with the plan to provide lower out-of-pocket costs for members.

# Medical/Rx – Plan Highlights

\*The deductible is calculated on an aggregate basis.

\*\*The out-of-pocket maximum includes the deductible all eligible copays and coinsurance amounts.

	PPO - Base Plan	Blue Saver Plan - HSA Plan
<b>Annual Deductible*</b>	\$2,000 per individual \$4,000 per family	<b>\$3,300 per individual</b> <b>\$6,600 per family</b>
<b>Annual Out-of-Pocket Maximum**</b>	\$6,000 per individual \$12,000 per family	<b>\$3,300 per individual</b> <b>\$6,600 per family</b>
<b>Plan Coinsurance</b>	80% in most cases	100% in most cases
<b>Office Visit</b>	\$35 copay Primary Care/\$70 copay Specialist	100% after deductible
<b>Lab &amp; X-ray</b>	80% after deductible	100% after deductible
<b>Complex Radiology</b>	80% after deductible	100% after deductible
<b>Inpatient Hospital</b>	80% after deductible	100% after deductible
<b>Outpatient Hospital/Surgery</b>	80% after deductible	100% after deductible
<b>Urgent Care</b>	\$70 copay	100% after deductible
<b>Emergency Room</b>	\$150 copay/visit, waived if admitted; deductible & coinsurance after copay	100% after deductible

# Medical/Rx – Plan Highlights

**PREVENTIVE CARE** – Covered at 100% on all medical plan options.

Know what services are covered at 100% by Blue Cross and Blue Shield of Kansas, Inc. prior to your preventive care visit

**Routine preventive for Children** (Birth to age 18)

Appropriate screenings based on gender and age

- Newborn visits
- Tuberculosis testing
- Anemia testing
- Lead exposure
- Pelvic exam and pap test
- Development and behavior
- Lipid profile
- Depression
- Obesity and counseling
- Nutrition counseling

**Routine preventive for Adults**

Appropriate screenings based on gender and age

- Lipid profile
- Diabetes
- Pelvic exam and pap testing
- Breast exam and mammogram
- Bone density testing
- Colonoscopy
- Aortic aneurysm
- Breastfeeding support, supplies (pumps) and counseling

Note: Services must be coded as preventive and performed in a different calendar year



# Medical/Rx – Plan Highlights

	Blue Cross and Blue Shield of Kansas, Preferred-Care Blue PPO (Base Plan)	Blue Cross and Blue Shield of Kansas, Preferred-Care Blue BlueSaver Plan (HSA)
<b>Retail Prescription Drugs</b>		
<b>Generic</b>	\$15 copay	100% after deductible
<b>Preferred Brand Name</b>	\$40 copay	100% after deductible
<b>Non-Preferred Brand Name</b>	\$65 copay	100% after deductible
<b>Preferred Specialty</b>	P: \$40 copay; NP: \$65 copay; covered at 100% if use RxSelect or Walgreens	100% after deductible
<b>Mail-Order Prescriptions</b>		
<b>Generic</b>	\$30 copay	100% after medical deductible
<b>Preferred Brand Name</b>	\$80 copay	100% after medical deductible
<b>Non-Preferred Brand Name</b>	\$130 copay	100% after medical deductible
<b>Preferred Specialty</b>	Not Available	Not Available

**\*Please refer to your benefit guide for contribution details**

# Health Savings Account (HSA)

If you elect the Qualified High Deductible plan you are eligible to open a Health Savings Account. A Health Savings Account (HSA) is a tax-saving account. This account helps offset your medical costs by giving you tax advantages, allowing your income to stretch farther by using the dollars that would have otherwise been paid in taxes. These accounts offer triple savings in that, contributions, investment earnings, and medical expenditures are tax-free.

Distributions from an HSA account are tax-free for qualified health care expenses as long as the amounts are not reimbursed by insurance or any other source. An individual can use their HSA to pay for qualified expenses for their self, spouse (as defined by the IRS), and tax dependents.

Northwest Missouri State University will contribute funds into your HSA account on your behalf. The funds will be deposited twice per year.

You can also contribute to your HSA account

2023 HSA Contribution Limits	
<b>Self-Only</b>	\$4,300
<b>Family</b>	\$8,550
<b>Catch-up contribution (individuals 55 or older)</b>	Additional \$1,000

# Flexible Spending Accounts (FSA)

## Traditional FSA

- Allows you to set aside money for out-of-pocket expenses, such as copays, coinsurance, deductible, dental/vision expenses and prescriptions for you, your spouse and any of your tax dependents.

## Limited Scope Dental/Vision FSA

- Allows you to set aside money for only out-of-pocket dental/vision expenses if you are enrolled in the Qualified High Deductible (HSA) plan. You can not participate in the Traditional FSA if you are enrolled in the HSA plan.

## Dependent Daycare

- Allows you to set aside money pre-tax to reimburse expenses related to care for eligible dependents.

*This plan has strict use it or lose it rules.*

*Must re-enroll each year. The deadline to enroll is Dec. 1<sup>st</sup>.*

Maximum Annual Election	
Health Care FSA	\$3,200
Dependent Care FSA	\$5,000 (single) \$2,500 (married filing separate)

Delta Dental of Missouri

**DENTAL**

# Dental - Benefit Highlights

<b>Delta Dental of Missouri Dental PPO All Employees</b>	<b>PPO Network</b>	<b>Premier Network</b>	<b>Out of Network Benefits</b>
<b>Annual Deductible</b>	\$50 per individual \$150 per family	\$50 per individual \$150 per family	\$50 per individual \$150 per family
<b>Benefit Maximum</b>	\$1,000	\$1,000	\$1,000
<b>Deductible Waived for Preventive Care</b>	Yes	Yes	Yes
<b>Preventive Care</b>	100%	100%	100%
<b>Basic Services*</b>	80%	80%	70%
<b>Major Services*</b>	50%	50%	50%
<b>Orthodontia Services (adult &amp; dependent children)</b>	\$1,000	\$1,000	\$1,000
<b>Orthodontia</b>	50%	50%	50%

**\*Please refer to your benefit guide for contribution details**

EyeMed

**VISION**

# Vision – Benefit Highlights

EyeMed	In Network Benefits	Out of Network Benefits
Exam Copay	\$10 copay	Up to \$40 reimbursement
Materials Copay	\$0 copay	Up to \$91 reimbursement
<b>Lens</b>		
<ul style="list-style-type: none"> <li>• Single</li> <li>• Bifocal</li> <li>• Trifocal</li> <li>• Lenticular</li> </ul>	\$25 copay	Up to \$30 Up to \$50 Up to \$70 Up to \$70 Up to %50
Progressive – Standard	\$80 copay	Up to \$50
<b>Contacts and Frames</b>		
<ul style="list-style-type: none"> <li>• Elective</li> <li>• Medically Necessary</li> <li>• Frames</li> </ul>	\$0 copay, \$130 allowance \$0 copay, paid in full \$0 copay, \$130 allowance	Up to \$91 reimbursed Up to \$300 reimbursed Up to \$91 reimbursed
<b>Frequency</b>		
Exam	Once every plan year	Once every plan year
Frames	Once every plan year	Once every plan year
Lenses	Once every plan year	Once every plan year
Contacts	Once every plan year	Once every plan year

**\*Please refer to your benefit guide for contribution details**

Hartford Life and Accident Insurance Co

# **ANCILLARY COVERAGES**



# Basic Life/AD&D

Northwest Missouri State University is pleased to provide an employer paid Life and AD&D benefit to all eligible employees:

## **Employee Benefit**

- 1 X salary Life Insurance

*Please be sure to review and update your beneficiary information as needed; this can be done at any time.*

# Voluntary Life Insurance

- Voluntary Life Insurance Options
  - Employee: Increments of \$10,000
  - Benefit Maximum of 5x salary up to \$450,000
  - Guarantee Issue \$300,000
- Options for your dependents:
  - \$5,000 Child benefit / \$10,000 Spouse benefit
  - \$10,000 Child benefit / \$20,000 Spouse benefit
- EOI (Evidence of Insurability) form is required if:
  - requesting an amount in excess of the Guarantee Issue maximum
- Costs are listed in your Enrollment Guide
- 100% paid for by the employee

**\*Please refer to your benefit guide for cost structure**

# Long Term Disability

The following highlights details regarding our Long-Term Disability plan.

	<b>Hartford Life and Accident Insurance Co Long Term Disability (LTD) All Active Full Time Employees</b>
<b>Elimination Period</b>	180 days
<b>LTD Benefit</b>	60% up to a monthly maximum of \$10,000
<b>Maximum Disability Period</b>	Social Security normal retirement age

# 2025 Enrollment Process

- **If you want to continue the FSA or enroll in the FSA you will need to make your election by December 1<sup>st</sup>.**
- If you do not want to make any changes to your coverage or your dependents' coverage, except for FSA, you do not have to do anything.
- **ONLY IF YOU MAKE CHANGES** Medical and applicable Dental ID Cards will be sent to your home address.
- Please see The Office of Human Resources for an Open Enrollment Form or go on the Open Enrollment webpage at
- <https://www.nwmissouri.edu/hr/bulletin/events/2025enrollment.htm>
- No benefit enrollments or changes accepted after the open enrollment period unless due to a family status change (qualifying event)

USI Benefit Resource Center

# QUESTIONS & RESOURCES

# Benefit Resource Center

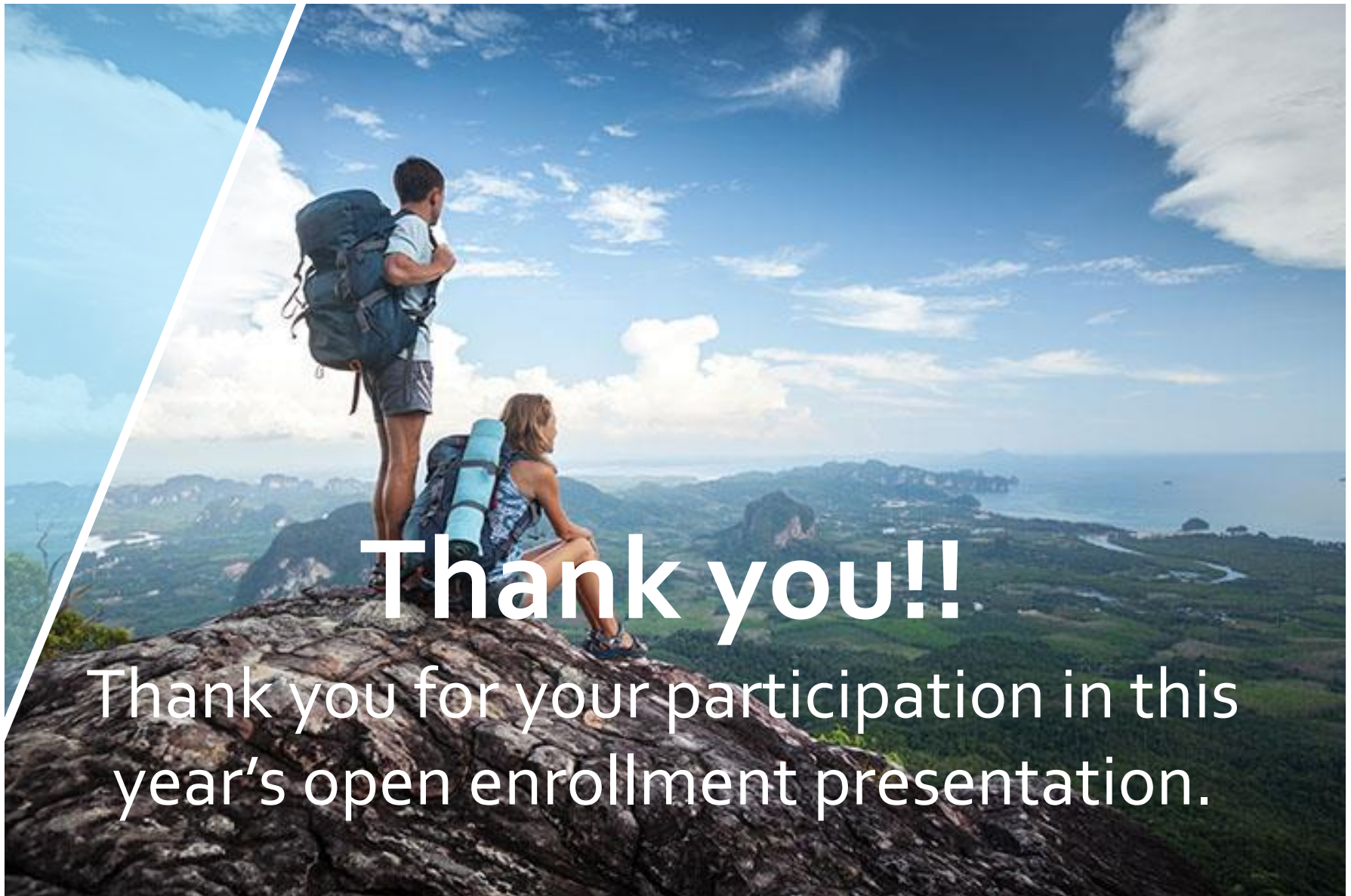
Contact the USI Benefit Resource Center (BRC) for free, confidential help!

- Benefit coverage levels
- Carrier information
- Claims assistance
- Billing issues

**855-874-0829**

**BRCMidwest@usi.com**

**Monday through Friday 8:00am to 5:00pm Eastern & Central Standard Time**



**Thank you!!**

Thank you for your participation in this year's open enrollment presentation.

All election changes are due by: **November 15, 2024.**